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**State:** District of Columbia **Filing Company:** Metropolitan Life Insurance Company  
**TOI/Sub-TOI:** A05G Group Annuities - Immediate Non-Variable/A05G.000 Annuities - Immediate Non-variable  
**Product Name:** RIS19-192 AL  
**Project Name/Number:** RIS19-192 AL/RIS19-192 AL

## Filing at a Glance

Company: Metropolitan Life Insurance Company  
Product Name: RIS19-192 AL  
State: District of Columbia  
TOI: A05G Group Annuities - Immediate Non-Variable  
Sub-TOI: A05G.000 Annuities - Immediate Non-variable  
Filing Type: Form  
Date Submitted: 12/11/2019  
SERFF Tr Num: META-132186137  
SERFF Status: Assigned  
State Tr Num:  
State Status:  
Co Tr Num: RIS19-192 AL  
  
Implementation: 01/17/2020  
Date Requested:  
Author(s): Ruth Rivera, Linda Williams, Andrea Lu, Katijah Basalat, Ralph Venditti  
Reviewer(s): John Rielley (primary)  
Disposition Date:  
Disposition Status:  
Implementation Date:

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## General Information

Project Name: RIS19-192 AL	Status of Filing in Domicile: Not Filed
Project Number: RIS19-192 AL	Date Approved in Domicile:
Requested Filing Mode:	Domicile Status Comments: N/A
Explanation for Combination/Other:	Market Type: Group
Submission Type: New Submission	Group Market Size: Large
Group Market Type: Employer	Overall Rate Impact:
Filing Status Changed: 12/11/2019	
State Status Changed:	Deemer Date:
Created By: Andrea Lu	Submitted By: Andrea Lu
Corresponding Filing Tracking Number:	

Filing Description:

Dear Sir or Madam:

We enclose for filing the final printed copies of the certificate rider form described below. This form is new and does not replace any form previously filed with your Department.

This form is submitted in anticipation of the Federal Thrift Retirement Investment Board's intent to fund additional premium under this contract effective January 17, 2020. For this reason, we respectfully request that the Department expedite its review of this submission.

Certificate rider G.20247-640 is an optional cost of living adjustment with a fixed 2% increase to be elected by annuitants of the group annuity contract for which the contract holder is the Federal Thrift Retirement Investment Board and is to be used with the following previously approved certificate forms:

G.4280, Life Annuity, approved January 19, 1970  
G.4281, Life Annuity with Cash Refund, approved January 19, 1970  
G.4282A, Term Certain & Life, approved February 14, 1989  
G.4284, Joint and Survivor Life, approved January 19, 1970  
G.4296A, Joint and Last Survivor, filed February 14, 1989  
G.4297B, Joint and Last Survivor with Cash Refund, approved September 7, 2007

The certificate forms are issued under group annuity contract Form G.2505E, approved by your Department on December 28, 1987.

Variability

Variable text is denoted by square brackets.

Life Illustration Information

The enclosed form(s) will not be marketed with an illustration.

Please advise whether these forms meet the requirements for approval by your Department.

Respectfully submitted,  
Andrea Lu

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## Company and Contact

### Filing Contact Information

Andrea Lu, Senior Analyst alu@metlife.com  
200 Park Avenue 212-578-5558 [Phone] 5558 [Ext]  
12th Floor 212-578-2124 [FAX]  
New York, NY 10166

### Filing Company Information

Metropolitan Life Insurance Company	CoCode: 65978	State of Domicile: New York
MetLife	Group Code: 241	Company Type: Life
200 Park Avenue	Group Name:	State ID Number:
New York, NY 10166	FEIN Number: 13-5581829	
(212) 578-2211 ext. [Phone]		

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## Filing Fees

Fee Required? No  
Retaliatory? No  
Fee Explanation:

<b>State:</b>	District of Columbia	<b>Filing Company:</b>	Metropolitan Life Insurance Company
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## Form Schedule

Lead Form Number: G.20247-640								
Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		COLA Certificate Rider	G.20247-640	CERA	Initial		45.000	G.20247-640.pdf

### Form Type Legend:

<b>ADV</b>	Advertising	<b>AEF</b>	Application/Enrollment Form
<b>CER</b>	Certificate	<b>CERA</b>	Certificate Amendment, Insert Page, Endorsement or Rider
<b>DDP</b>	Data/Declaration Pages	<b>FND</b>	Funding Agreement (Annuity, Individual and Group)
<b>MTX</b>	Matrix	<b>NAP</b>	Network Access Plan
<b>NOC</b>	Notice of Coverage	<b>OTH</b>	Other
<b>OUT</b>	Outline of Coverage	<b>PJK</b>	Policy Jacket
<b>POL</b>	Policy/Contract/Fraternal Certificate	<b>POLA</b>	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider
<b>PRC</b>	Provider Contract/Provider Addendum/Provider Leading Agreement	<b>PRD</b>	Provider Directory



**Metropolitan Life Insurance Company**  
[200 Park Avenue, New York, New York 10166]

**COST OF LIVING ADJUSTMENT CERTIFICATE RIDER**

Group Annuity Contract No.:	Certificate No.:	Annuitant:	First COLA Date:
[XXXXXX]	[XXXXXX]	[John Doe]	[January 1, 2020]

This certificate rider is to be attached to and made part of the Annuitant's certificate issued pursuant to the Group Annuity Contract issued under the [Federal Retirement Thrift Investment Board]. The Monthly Annuity Payments payable to the Annuitant in accordance with the terms of the certificate will be increased once each calendar year in accordance with this Cost of Living Adjustment ("COLA") Certificate Rider.

The annuity payable to the Annuitant will increase by two percent (2%) starting on the first anniversary of the Annuity Commencement Date ("First COLA Date") and on every anniversary thereafter.

Nothing in this COLA Certificate Rider will result in any annuity amount being lowered.

If the Annuitant's certificate provides annuity payments to a [Survivor] Annuitant or Beneficiary after the Annuitant's death, then annuity payments made to such payee will also be increased in accordance with this certificate rider.

**Metropolitan Life Insurance Company**

[

A handwritten signature in blue ink, appearing to read 'M. Khalaf', is written over a horizontal line.

Michel Khalaf  
President and Chief Executive Officer]

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## Supporting Document Schedules

Satisfied - Item:	Readability Certification
Comments:	
Attachment(s):	CERTREAD.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Memorandum of Variable Material
Comments:	
Attachment(s):	SOV G.20247-640.pdf
Item Status:	
Status Date:	



Metropolitan Life Insurance Company  
NAIC Company Number: 65978  
NAIC Group Number: 241

#### **FLESCH CERTIFICATION**

I certify that the forms shown below have achieved the minimum Flesch Reading Ease Score required by your Department.

Form No.	Form Description
G.20247-640	Certificate Rider – Cost of Living Adjustment – Two Percent (2%)

A handwritten signature in black ink that reads 'Kim Gordon'.

Kim Gordon  
Vice President

**Metropolitan Life Insurance Company ("MetLife")**  
**Memorandum of Variable Material for Certificate Rider G.20247-640**

The bracketed Company logo shown at the top of the cover page may be changed in the future to reflect company standards.

The company address of MetLife will be shown.

Group Annuity Contract No., Certificate No., Annuitant (Name), and First COLA Date are illustrative and will reflect case specifications.

"Federal Retirement Thrift Investment Board" may change their name in the future.

[Survivor] Annuitant may vary to state [Joint] Annuitant.

A current MetLife officer's name, signature, and titles appear. They will always appear, but may be revised to reflect any change in the future. In the event the title of an officer signing the policy form changes, any new title utilized will be the title of an officer of the company.